

REMARKS

The present response is respectfully submitted in response to the Restriction Requirement set forth in the Office Action of January 29, 2008. By the Restriction Requirement, pending Claims 1-31 are grouped as follows:

- Group I: Claims 1-11 and 29, drawn to using a trending operation followed by a de-trending operation to offset errors in incomplete data sets;
- Group II: Claims 12-19 and 30, drawn to recursive modeling using multiple sub-models; and
- Group III: Claims 20-28 and 31, drawn to predicting the likelihood that a certain event will or will not occur.

The Applicant does not necessarily acquiesce to the above characterization or grouping of the pending claims. However, in a cooperative effort to advance the prosecution of the present application, Applicants provisionally elect, with traverse, the claims of alleged Group I, including Claims 1-11 and 29. Thus, Applicants reserve the right to file one or more divisional applications to cover the subject matter of presently withdrawn Claims 12-28, 30, and 31, either grouped as set forth above or in various combinations thereof.

Favorable consideration of the present election and forthright issuance on the merits of the elected claims are respectfully requested.

Respectfully Submitted,

Lee & Hayes, pllc

Dated: February 19, 2008

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